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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In Re: Case No.: 18-17245-VFP

DENISE A. ZARAGOZA Chapter: 7

Judge: Vincent F. Papalia

NOTICE OF PROPOSED ABANDONMENT

Steven P. Kartzman, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: U.S. Bankruptcy Court

50 Walnut Street Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable Vincent F. Papalia on September 18, 2018 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3B. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 3 Audrey Place, Dover, NJ

Valued at about: \$195,000

Less about 10% costs of sale \$19,500

Liens on property: 1) \$212,422.29

Amount of equity claimed as exempt: 0

Objections must be served on, and requests for additional information directed to:

Name: /s/ Steven P. Kartzman

Address: 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950

Telephone No.: (973) 267-0220

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Certificate of Notice Page 2 of 2 ted States Bankruptcy District of New Jersey

In re: Denise A Zaragoza Debtor

Case No. 18-17245-VFP Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Aug 15, 2018

Form ID: pdf905 Total Noticed: 7

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2018.

db +Denise A Zaragoza, 3 Audrey Place, Dover, NJ 07801-4812

wells Fargo Bank N.A., P.O. Box 3569, 4909 Savarese Circle, Tampa, FL 33634-2413 +Martha Herrera, Rancho Cucamonga, CA 91729-3569 cr

517449514 +Bankamerica,

+St. Clares Hospital, Celentando, Stadtmauer & Walentowicz, 517449515 1035 Route 46 East,

Clifton, NJ 07015-2594 PO Box 2594,

517449516 +Wells Fargo Dealer Svc, Po Box 1697, Winterville, NC 28590-1697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 15 2018 23:45:43 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 15 2018 23:45:40 United States Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, United States Trustee, smq

Suite 2100.

Newark, NJ 07102-5235

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2018 at the address(es) listed below:

Kevin Gordon McDonald on behalf of Creditor bkgroup@kmllawgroup.com

Marc A. Futterweit on behalf of Debtor Denise A Zaragoza marcf2@optonline.net,

futterweitmr67239@notify.bestcase.com

Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,

jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net

Steven P. Kartzman kartztee@optonline.net,

jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5

BANK OF AMERICA N.A. kmcdonald@kmllawgroup.com,